

Certificate Number: 14912-NJ-DE-033574598

Bankruptcy Case Number: 19-27068



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 19, 2019, at 9:47 o'clock AM EDT, Joseph Denola completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 19, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor